

Title (en)
METHOD, DEVICE AND SYSTEM FOR SECURING PAYMENT DATA FOR TRANSMISSION OVER OPEN COMMUNICATION NETWORKS

Title (de)
VERFAHREN, VORRICHTUNG UND SYSTEM ZUR SICHERUNG VON ZAHLUNGSDATEN FÜR ÜBERWEISUNGEN ÜBER OFFENE KOMMUNIKATIONSNETZWERKE

Title (fr)
PROCÉDÉ, DISPOSITIF ET SYSTÈME POUR SÉCURISER DES DONNÉES DE PAIEMENT EN VUE D'UNE TRANSMISSION DANS DES RÉSEAUX DE COMMUNICATION OUVERTS

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Application
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Abstract (en)
[origin: WO2011088508A1] A method for securing payment data for transmission over open communication networks is disclosed. The method comprises establishing a data connection between a first and a second transceiver device, the first transceiver device configured as a merchant device and the second transceiver device configured as a customer transceiver device. The merchant device transmits a first data package which comprises a unique merchant identifier and transaction request data, to the customer transceiver device over the data connection. The merchant device receives a cryptogram from the customer transceiver device. The cryptogram having been generated from using a secret key and a counter value together with the received unique merchant identifier and the transaction request data. The method comprises forming an authorisation request comprising the received cryptogram, merchant identifier and the transaction request data and submitting said authorisation request to at least one of an issuer and an acquirer to facilitate authorisation and processing of said transaction request data.

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